Application of the AHP Model to investigate Critical Factors For Millennials Online Retailing Repurchase and Switching Behaviour in Lagos Metropolis

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Abstract
The emergence of online retailing in Lagos metropolis, Nigeria, has brought about new challenges in the retailing business operation and the consumer shopping behaviour. Understanding and predicting post-purchase factors used by online retailing consumers in the evaluation of the online retailing industry in Lagos metropolis, Nigeria has become a pressing issue for online retailing service providers. This study explores the application of Analytic Hierarchy Process to investigate factors that are critical for online consumers repurchase and switching behaviour. A sample of 380 millennial online retailing consumers among MBA part-time students were drawn from tertiary institutions in Lagos metropolis, Nigeria, using a multistage sampling process. The data obtained was analysed using descriptive statistics and the Super Decision Lens 3.2.0 software. The AHP model revealed that the most critical factor in the evaluation of the Nigerian online retailing service providers is information quality, followed by service quality, vendor dimension, system quality while the least factor is the consumer dimension. This shows that among the five criteria identified in determining Nigerian consumers' online retailing post-purchase evaluation, information quality was rated highest, indicating that online retailing consumers are more concerned with the amount, accuracy and the form of information about the goods and services offered on online retailing service providers' websites. The implication of this is that e-loyalty among online consumers is not guaranteed and the model applied in this study will assist online retailing service providers to formulate appropriate competitive strategies. Hence, there is a need for Nigerian online retailing service providers to re-evaluate policies in line with the identified factors in this study for sustainable competitive advantage.

Keywords: Analytic Hierarchy Process, Millennials, Online Retailing, Repurchase, Switching, Behaviour,

1. Introduction
Loyalty is not won with technology but through the delivery of a consistently superior customer experience (Reichheld & Schefter, 2000). Modern customers demand that their needs be met immediately, perfectly, and for free, and they are empowered with more information to make decisions (Bhattacherjee, 2001). Moreover, in pre-consumption situation, customers are more likely to be influenced by extrinsic indications like brand image, price, store name and smart communication (Patterson & Spreng, 1997) whereas in post-purchase situations, the customers now have the consumption experience and are already familiar with those indications, so the customers are less likely to make repurchase decision under the influence of these extrinsic indications. In fact, as remarked by Patterson and Speng (1997), customers repurchase decisions are based on their satisfied or dissatisfied evaluation in post-purchase situations. In virtual markets, customers are engaged to online retailers with value added features and the ability to understand customers' needs and demands are preconditions for value creation, hence, effective

factors for customer satisfaction must be determined and be improved. In post-purchase situations, the customers now have the consumption experience and are less likely to make repurchase decision under the influence of extrinsic indications (Kim, LaVetter & Lee, 2006). This is because online consumers evaluate the purchase made according to expectation such that, if satisfied they repeat their purchase and if they are not, they discontinue purchase from the retail provider. A non-repurchase behaviour (that is when consumers do not repurchase from the online retailing service provider) would have serious consequences on the online retailing service provider's reputation and the customers' loyalty. More so, online customer retention is particularly difficult as current customers have various online and offline options from which to choose (Setó-Pamies, 2012). Knowing that the nature of customer behaviour is not inconsistent, the continuous growth in webstores, the increase goods and services availability and the fairly low switching costs; consumers would experiment or rotate repurchases among multiple firms since there is likely no compelling reason to choose one retailer over another (Olasanmi, 2019; Bhattacherjee, 2001 as cited in Adekoya & Oyatoye, 2021). Given that the contemporary consumers are more informed than ever before, meeting their expectations is increasingly becoming more difficult. They want to get value for their money as they perceived it. For instance, given the relatively high incidence of poverty which is around 54.0 (Central Bank of Nigeria, 2009), Nigeria consumers tend to be highly price sensitive. To this end, an attempt is made in this study to use the Analytic Hierarchy Process (AHP) to analyze, prioritize, and rank post-purchase factors used by consumers in Lagos State, Nigeria, in evaluating online retailing industry that leads them to repurchasing online.

2. Literature Review

The importance of online consumer behavioural intention among different groups has been recognised as an issue for online marketers in light of expansion of online retailing and implication for online retailing innovativeness and continuous improvements (Amin, Rezaei, & Tavana, 2015; Muslm, 2015). Researchers such as Rezaei, Amin, and Ismail (2014) observed that the behaviour of experienced online retailing consumers was found to be different from findings of previous literature that examined initial adoption and intention. They noted that the antecedent of future behavioural intention of online retailing is influenced by various variables due to the nature of human behaviour. Focusing on the right requirements of consumers could lead to improving the performance of the company (Saricam, Aksoy & Kalaoglu, 2012) and a company's target group should be served by considering their favorite requirements and priorities (Sekozawa et al., 2011). Companies must make sure that they deliver on the values that their target consumers desire and it is thus desirable for a company to know what consumers want and how to deliver on those values (Sheth & Mittal, 2004).

Furthermore, as the competition in online retailing is intensified, it becomes important for online retailing service providers to understand what makes consumers to repurchase online in terms of those factors that they use to evaluate them and their behavioural intention decision (Zhou, Dai & Zhang, 2007). Since Behavioural intention is among the important concepts in marketing literature (Maiyaki & Mokhtar, 2011), eliciting a greater understanding of consumers' behavioural intentions continues to be a primary concern for marketing researchers (Malhotra & McCort, 2001). Consequently, analysing behaviours of online consumers have carried a crucial part for marketing science (Uygun, et al., 2011). Understanding the consumer purchase decision process is key if a firm wants to attract more customers and get them to make that crucial

purchase. Also, within online retailing, to find out how to retain existing customers and make them repurchase is of fundamental importance for online retailing firms (Fang et al. 2014). To manage online retailing effectively, it is essential for managers to understand how customers evaluate the online consumption experience and what drives behavioural intentions such as repurchase or switch in the future (Yang & Lester, 2004). Both the shoppers' involvement with the online medium and their involvement with the product purchased may influence their evaluations of the online retailing service (Eroglu, Machleit & Davis, 2003). The evaluation process exists because of consumer decision strategies which are the procedures that consumers use to make choices and provide guidelines that make the decision process less burdensome (Uzan, 2014). Consumer decision strategies can be based on compensatory decision rules, where a good or service (in this case online retailing) is evaluated in terms of attributes that are weighted and can balance out a negative evaluation on another attribute. A consumer decision strategy can also be based on non-compensatory rules, where a minimum acceptable level is selected for each attribute (conjunctive rule), or for all attributes that meet or exceed the minimum acceptable level of any attribute (disjunctive rule) or by ranking the attributes in terms of relevance or importance (lexicographic rule) (Uzan, 2014).

Determining the correct prioritization of factors used by consumers of online retailing services in evaluating these service providers based on their preferences is essential since they directly affect their intention to repurchase or switch from one service provider to another. Determination of these factors also enables service providers and online retailing service/application developers to design and develop services that fit consumer requirement (Helm, Scholl, Manthey, & Steiner, 2004).

In addition, Dillon and Reif (2004) remarked that consumers' previous experiences with online purchase or lack thereof can be a significant influence of levels of risk perception by consumers and their repurchase decisions. This is because the way an online retailing site handles transactions goes a long way in determining customer trust, loyalty, retention and referral, which will further boost sales and profits (Agbata Jnr (2016). Also bearing in mind that the internet as a shopping channel is competing with the long-established offline channel and that the later has not yet reached the mainstream status that many had predicted (Soopramanien & Robertson, 2007). Hence, online retailing has become an important marketing and sales channel, complimenting traditional (offline) channels. Thus, if marketers know how online consumers make their decisions, they can adjust their marketing plan to be successful in attracting and retaining customers. Since raising the number of reliable customers by as slight as 5% can raise profitability by 30% to 50% depending upon the business (Reicheld & Schefter, 2000 as cited in Adekoya & Oyatoye, 2020). Considering the characteristics and applications of the AHP, the technique is found convenient in prioritizing the factors used by online retailing consumers' to evaluate online retailing service providers in the Nigerian online retailing industry that induced the repurchasing or switching behaviour among these online retailing service providers. Also, the process yielded by the AHP can be used to stimulate ideas for creative course of action and to evaluate their effectiveness.

3. Objectives of the study

The aim of this study is to explore the application of the AHP model to investigate factors that are critical for consumers online retailing repurchase and switching behaviour. The specific objectives are to:

i. analyse factors that are critical for consumers online retailing repurchase and switching behaviour using Analytic Hierarchy Process;

ii. prioritise factors used by online retailing consumers in evaluating online retailing industry in Lagos State, Nigeria for effective service delivery; and

iii. rank factors that are critical for consumers online retailing repurchase and switching behaviour for improving service delivery of online retailing service providers in Lagos metropolis, Nigeria.

4. Research Design/Methodology

This study adopted the quantitative approach and a descriptive and exploratory survey design. The population was millennial online retailing consumers in Lagos State, Nigeria. The multi-stage sampling procedure was employed to select a sample of 380 consumers among MBA part-time students drawn from selected four universities in Lagos State, South-West, Nigeria. The respondents were selected by employing convenience and snowballing sampling technique. The AHP model of this study was developed by including the IS (online retailing services) success factors in the Updated D&M Model from Ho et al. (2013) and Consumer dimension from TAM. The general structure of the Analytical Hierarchy process model for this study consisted of three hierarchical levels: Level 1 (objective/goal), Level 2 (the criteria) and Level 3 (the sub criteria). The AHP was applied in this study because it is easy to use, reduced over-specification of judgment, has a built-in consistency test, use an appropriate measurement scale, and it agreed well with the behaviour of consumers, since consumers base their judgment on knowledge and experience and then make decisions accordingly (Al-Harbi, 2001; Lai, Trueblood & Wong, 1999).

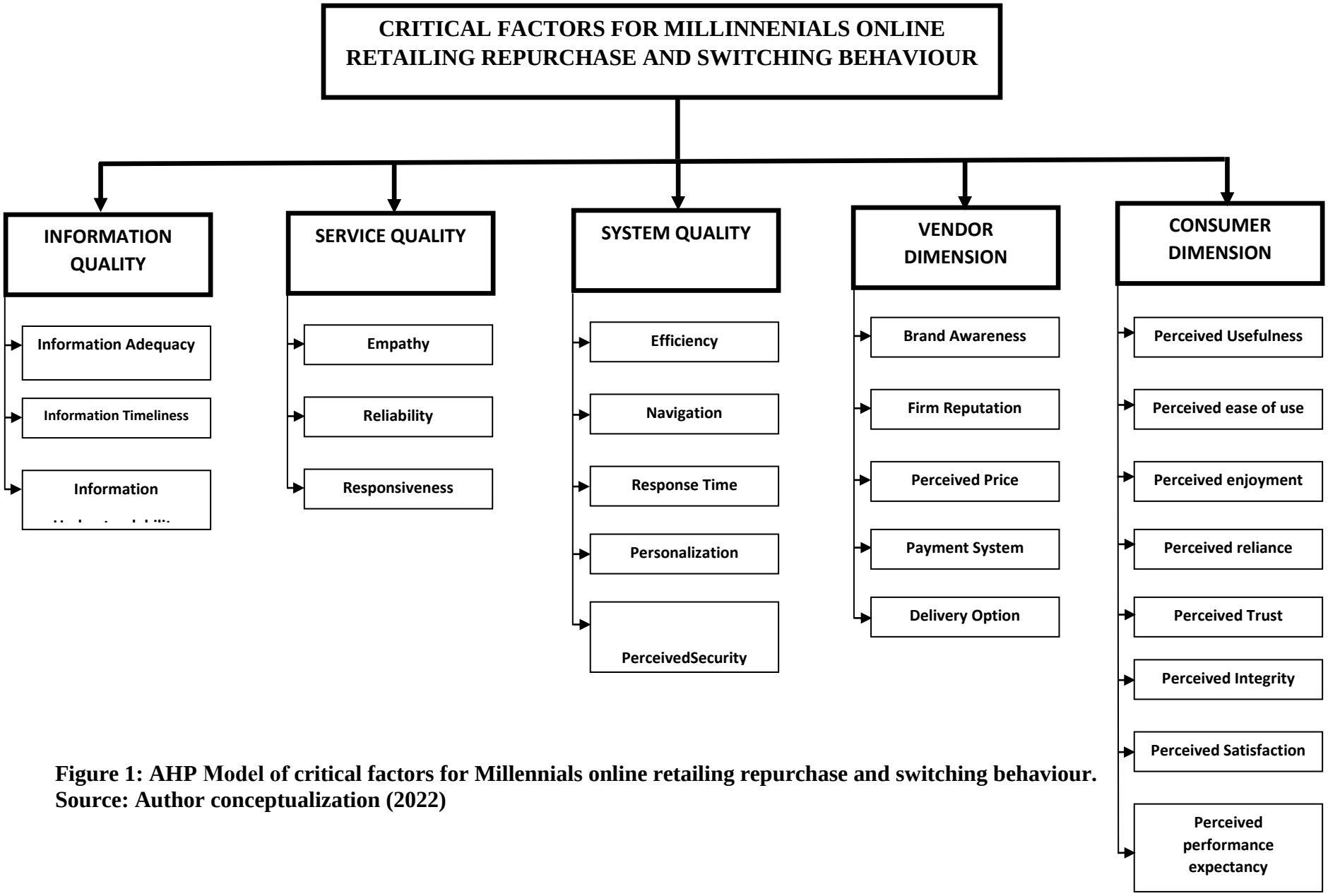

Figure 1: AHP Model of critical factors for Millennials online retailing repurchase and switching behaviour. Source: Author conceptualization (2022)

5. Data/Model Analysis

Out of the 380 questionnaires administered 295 were returned however 266 representing 70% response rate, were properly completed. Male respondents were 153(57.5%) while 113(42.5%) were female. Significant number of the respondents were between the ages of 21 – 40 years and were married. This is not surprising since many of the Millennials are within the marriage brackets. One hundred and two (102) respondents (38.3%) are single, 163 (61.3%) were married, while 1 (0.4%) respondent out of the 266 is widowed. The mix of single and married was very good for the study from the perspective of people who would have different needs and reason to purchase and repurchase from online retailing service providers. The educational status of respondents revealed that 37 (13.9%) of the respondents were HND degree holders, 162 (60.9%) were graduates, while 67 (25.2%) were master's degree holders. Also, 117 (54.67%) of the respondents patronized one online retailing service provider while 127 (59.3%) purchased goods online once a while. And 236 (88.7%) of the respondents indicated purchasing goods offline.

5.1 Analysis of factors that are critical for consumers online retailing repurchase and switching behaviour using Analytic Hierarchy Process

For AHP analysis, each comparison matrix was reduced to 1 for each level of the hierarchy. Therefore, the 1596 matrices were later reduced to six (six) comparison (as shown below) using 1/266 ratio, since it was assumed that online retailing consumers were equally knowledgeable about the factors used in evaluating online retailing service providers. The CR values for the six matrices were less than 10%, hence, the judgements were considered to be consistent.

Table 1 Factors that are critical for millennials online retailing repurchase and switching Behaviour.

Decision Criteria	Information Quality	Service Quality	System Quality	Vendor Dimension	Consumer Dimension	Weight
Information Quality	1.0000	2.9886	3.2448	2.9958	3.3358	0.4147
Service Quality	0.3346	1.0000	2.9417	3.4812	3.0624	0.2655
System Quality	0.3082	0.3399	1.0000	0.9510	2.9095	0.1231
Vendor Dimension	0.3338	0.2873	1.0515	1.0000	3.2764	0.1295
Consumer Dimension	0.2998	0.3265	0.3437	0.3052	1.0000	0.0672
					Total	1.0000
λ_{max} =	5.3564	CI =	0.0891		CR =	0.0796

Source: Field Survey, 2022

Therefore, looking at the eigenvector values/priority weight of determinant of Lagos metropolis, Nigeria online retailing evaluation decision criteria, it was evident that information quality criteria have contributed 41.47% to the goal, whereas service quality criterion contributed 26.55% to the goal. A positive evaluation on this factor contributes almost twice more than a positive evaluation on the service quality criterion (26.55%).

Table 2 Reduced matrix for information quality criterion

Information Quality	Information Adequacy	Information Timeliness	Information Understandability	Weight
Information Adequacy	1.0000	3.4069	3.0485	0.6167
Information Timeliness	0.2935	1.0000	0.8948	0.1810
Information Understandability	0.3280	1.1176	1.0000	0.2023

			Total	1.0000
λ_{max} =	3.0000	CI = 0.0000	CR = 0.0000	

Source: Field Survey, 2022

In considering the information quality criterion, the eigenvector priority weight showed that information adequacy has a weight of 61.67% relative to information quality criteria. A positive evaluation on this factor contributes approximately 3 (three) times more than a positive evaluation on information understandability (20.23%).

Table 3 Reduced matrix for service quality criterion

Service Quality	Empathy	Reliability	Responsiveness	Weight
Empathy	1.0000	2.8299	3.0524	0.5949
Reliability	0.3534	1.0000	0.9271	0.2102
Responsiveness	0.3276	1.0786	1.0000	0.1949
			Total	1.0000
λ_{max} =	3.0023	CI = 0.0012	CR = 0.0021	

Source: Field Survey, 2022

Considering the service quality criterion, the eigenvector priority weight revealed that empathy has a weight of 59.49% relative to service quality criteria. A positive evaluation on this factor contributes almost 3 (three) times more than a positive evaluation on reliability (21.02%).

Table 4 Reduced matrix for system quality criterion

System Quality	Efficiency	Navigation	Response Time	Personalization	Perceived Security	Weight
Efficiency	1.0000	3.9209	2.4517	4.1871	2.9655	0.4372
Navigation	0.2550	1.0000	0.8733	3.5330	2.2660	0.1833
Response Time	0.4079	1.1451	1.0000	3.6078	2.4980	0.2121
Personalization	0.2388	0.2830	0.2772	1.0000	0.6831	0.0681
Perceived Security	0.3372	0.4413	0.4003	1.4639	1.0000	0.0993
					Total	1.0000
λ_{max} =	5.1584		CI=0.0396	CR = 0.0354		

Source: Field Survey, 2022

Considering the system quality criterion, the eigenvector priority weight showed that efficiency has a weight of 43.72% relative to system quality criteria. A positive evaluation on this factor contributes approximately 2 (two) times more than a positive evaluation on response time (21.21%).

Table 5 Reduced matrix for vendor dimension criterion

Vendor Dimension	Brand Awareness	Firm Reputation	Perceived Price	Payment System	Delivery Option	Weight
Brand Awareness	1.0000	0.7891	2.7901	2.8556	3.2932	0.2929
Firm Reputation	1.2673	1.0000	3.7743	3.6511	3.5004	0.3711
Perceived Price	0.3584	0.2649	1.0000	3.5042	3.3028	0.1744

Payment System	0.3502	0.2739	0.2854	1.0000	2.4005	0.0953
Delivery Option	0.3037	0.2857	0.3028	0.4166	1.0000	0.0663
					Total	1.0000
λ_{max} =	5.3362		CI=0.0841		CR=0.0750	

Source: Field Survey, 2022

Considering the vendor dimension criterion, the eigenvector priority weight revealed that firm reputation has a weight of 37.11% relative to vendor dimension criteria. A positive evaluation on this factor contributes approximately 3 (three) times more than a positive evaluation on perceived price (17.44%).

Table 6 Reduced matrix for customer dimension alternatives

Customer Dimension	Perceived Usefulness	Perceived Ease of Use	Perceived Enjoyment	Perceived Reliance	Perceived Trust	Perceived Integrity	Perceived Satisfaction	Perceived Performance Expectancy	Weight
Perceived Usefulness	1.0000	0.9449	2.7069	2.5369	2.5369	2.5961	2.7119	2.6449	0.2460
Perceived Ease of Use	1.0583	1.0000	2.7517	3.1056	2.4036	2.4071	3.1235	2.9789	0.2032
Perceived Enjoyment	0.3694	0.3634	1.0000	0.8891	2.6175	2.2367	2.3923	2.5161	0.1479
Perceived Reliance	0.3942	0.3220	1.1247	1.0000	0.8657	2.6304	2.9734	2.7210	0.1032
Perceived Trust	0.3942	0.4160	0.3820	1.1552	1.0000	0.9833	3.4832	3.4311	0.1193
Perceived Integrity	0.3852	0.4154	0.4471	0.3802	1.0170	1.0000	3.8179	2.9546	0.0830
Perceived Satisfaction	0.3687	0.3202	0.4180	0.3363	0.2871	0.2619	1.0000	0.9449	0.0545
Perceived Performance Expectancy	0.3781	0.3357	0.3974	0.3675	0.2915	0.3385	1.0583	1.0000	0.0429
								Total	1.0000
λ_{max} =	8.5716		CI = 0.0817				CR=0.0579		

Source: Field Survey, 2022

Considering the customer dimension criterion, the eigenvector priority weight showed that perceived usefulness has a weight of 24.60% relative to customer dimension criteria. A positive evaluation on this factor contributes approximately 2 (two) times more than a positive evaluation on perceived reliance (10.32%).

5.2 Prioritized factors used by online retailing consumers in evaluating online retailing industry in Lagos State, Nigeria for effective service delivery

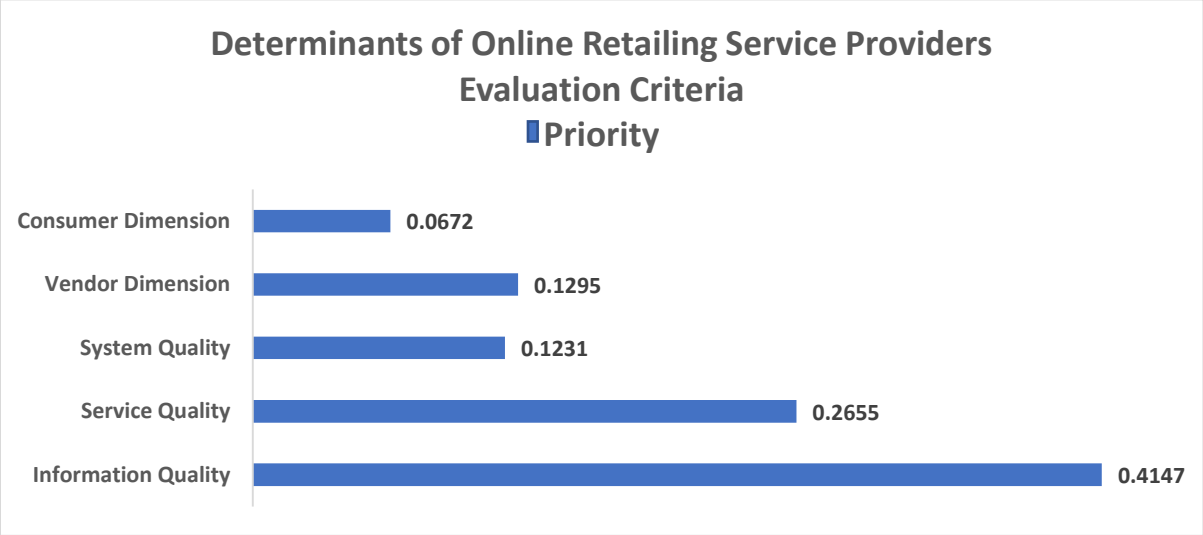

Figure 2 Bar chart showing decision criteria with their corresponding priority

The horizontal bar chart in figure 2 represent the pictorial diagram of decision criteria where the horizontal bar length is the priority of each criterion. From the chart, information quality has the longest bar with priority 0.4147, followed by service quality with priority 0.2655, vendor dimension with priority 0.1291, system quality with priority 0.1231, while the customer dimension has the shortest bar with priority 0.0672.

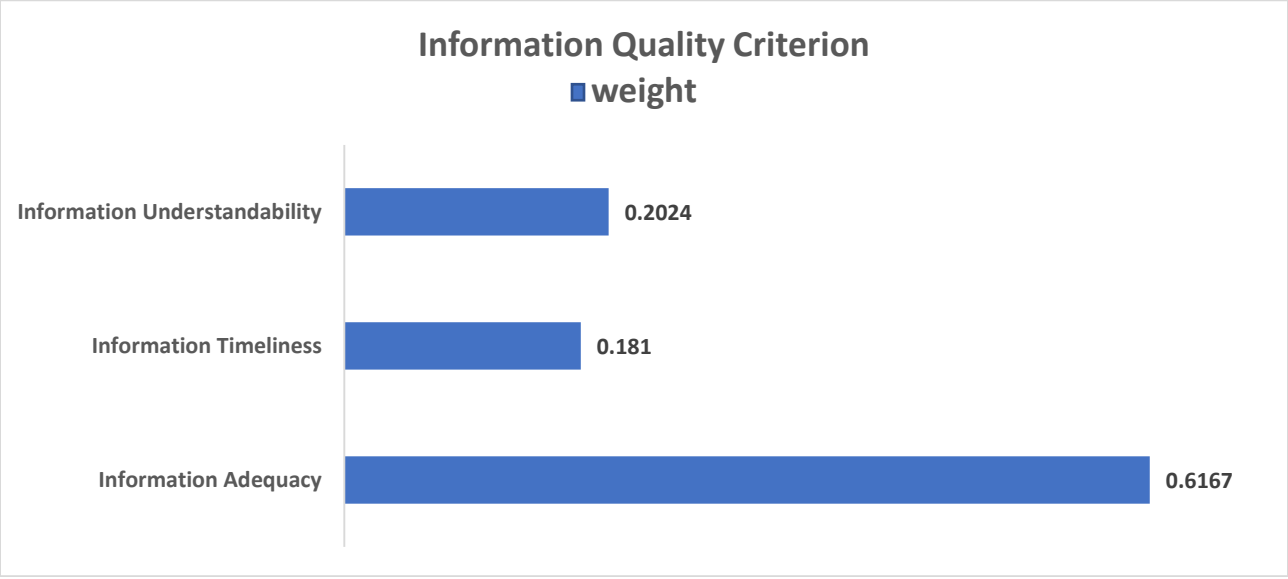

Figure 3 Bar chart showing decision alternatives of information quality

The horizontal bar chart in figure 4 represent the pictorial diagram of decision alternatives of information quality where the horizontal bar length is the priority of each criterion. From the bar chart, information adequacy has the longest bar with priority 0.6167, followed by information understandability with priority 0.2024 and information timeliness has the shortest bar length with priority of 0.1810.

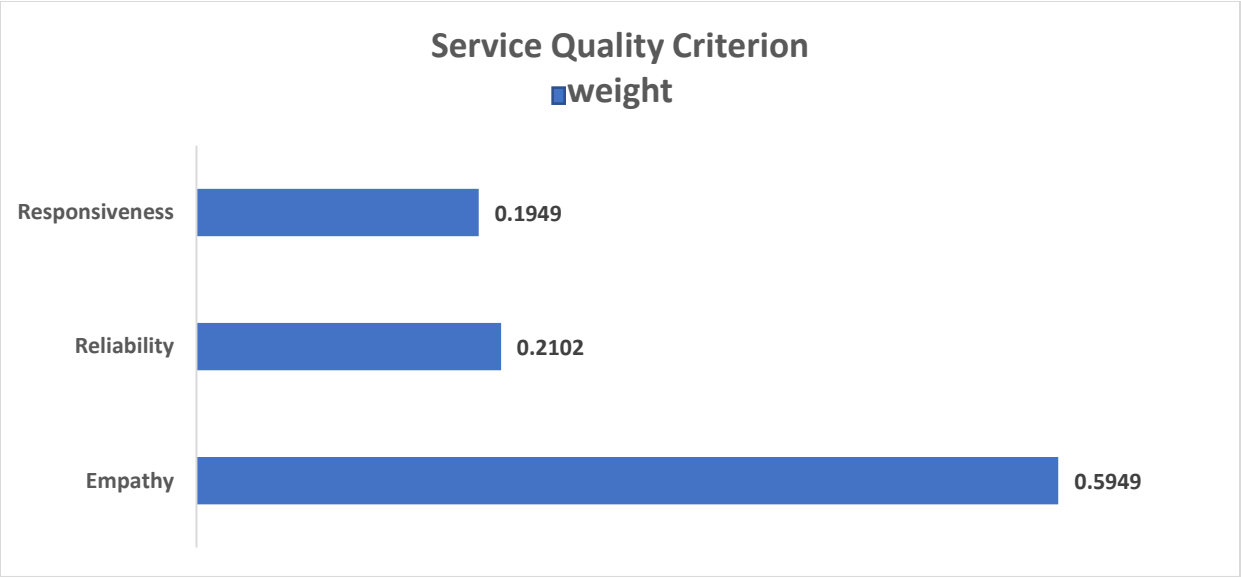

Figure 4 Bar chart showing decision alternatives of service quality

The horizontal bar chart in figure 4 represent the pictorial diagram of decision alternatives of service quality where the horizontal bar length is the priority of each criterion. From the bar chart, empathy has the longest bar with priority 0.5949, followed by reliability with priority 0.2102 and responsiveness has the shortest bar length with priority of 0.1949.

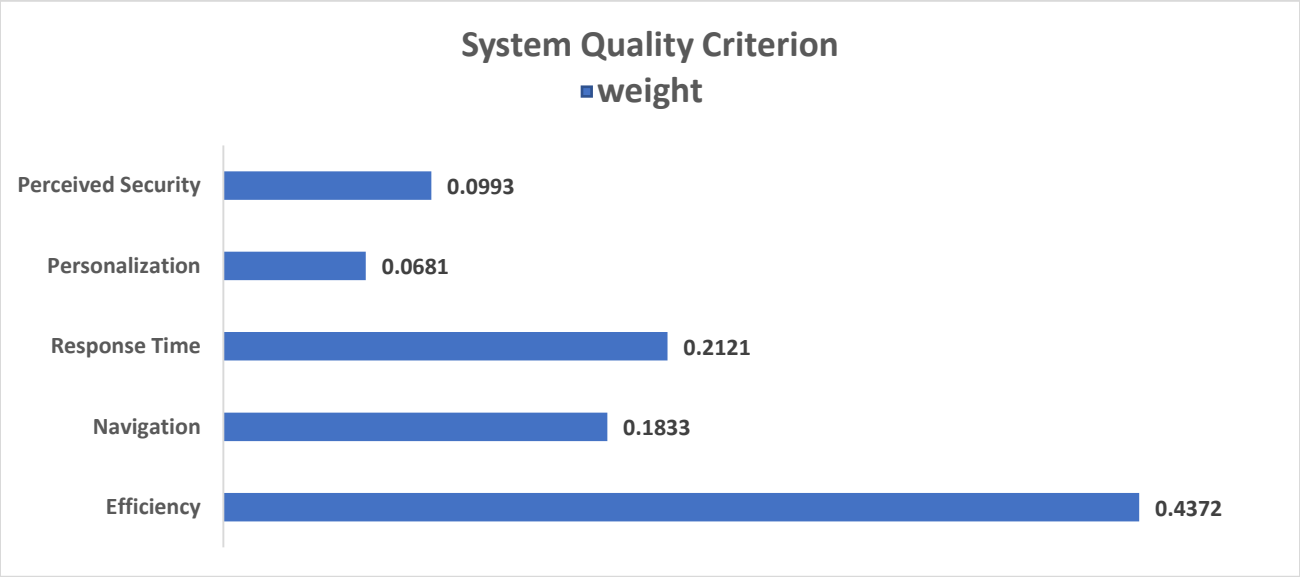

Figure 5 Bar chart showing decision alternatives of system quality

The horizontal bar chart in figure 5 represent the pictorial diagram of decision alternatives of system quality where the horizontal bar length is the priority of each criterion. From the bar

chart, efficiency has the longest bar with priority 0.4372, followed by response time with priority 0.2121, navigation with priority 0.1833, perceived security with priority 0.0993 and personalization has the shortest bar length with priority of 0.0681.

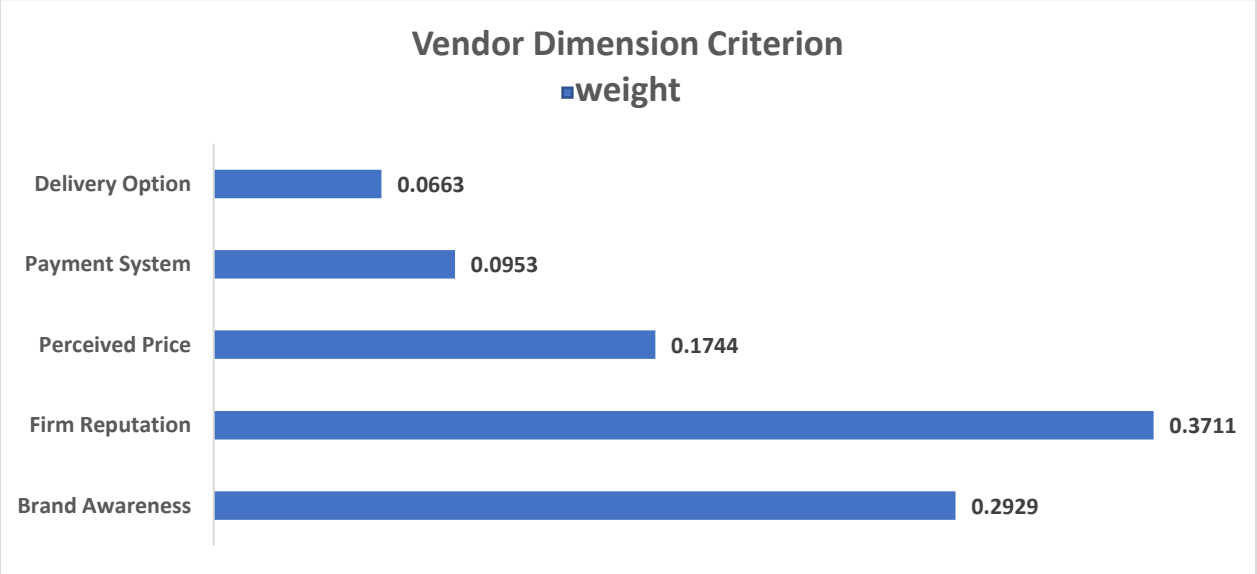

Figure 6 Bar chart showing decision alternatives of vendor dimension

The horizontal bar chart in figure 6 represent the pictorial diagram of decision alternatives of vendor dimension where the horizontal bar length is the priority of each criterion. From the bar chart, firm reputation has the longest bar with priority 0.3711, followed by brand awareness with priority 0.2929, perceived price with priority 0.1744, payment system with priority 0.0953and delivery option has the shortest bar length with priority of 0.0663.

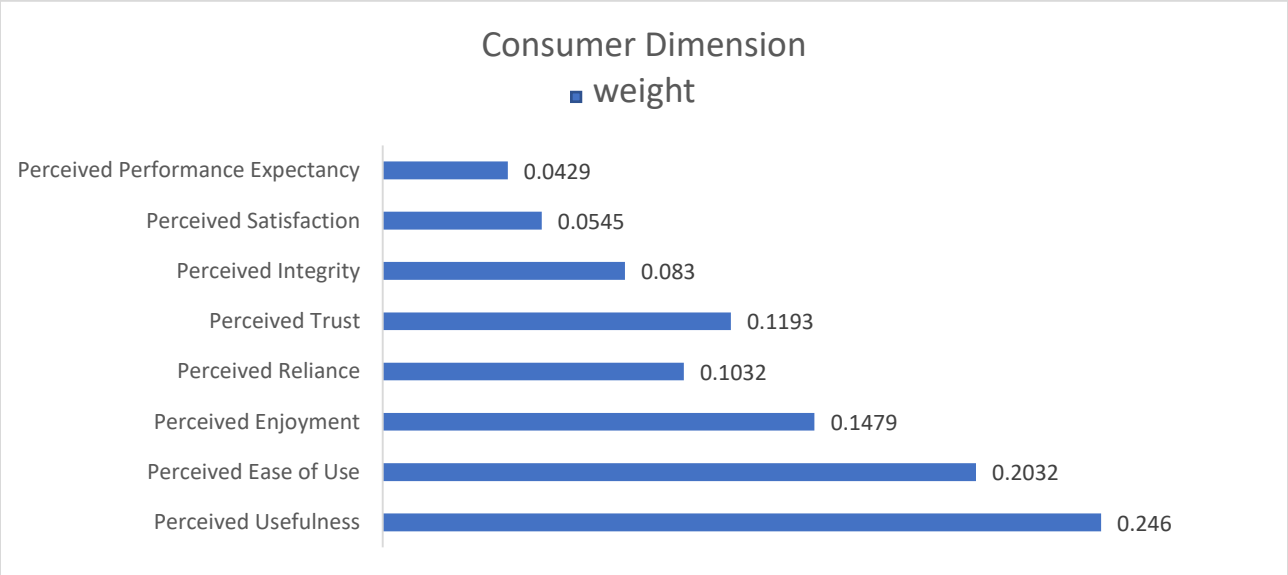

Figure 7 Bar chart showing decision alternatives of consumer dimension

The horizontal bar chart in figure 7 represents the pictorial diagram of decision alternatives of consumer dimension where the horizontal bar length is the priority of each criterion. From the

bar chart, perceived usefulness has the longest bar with priority 0.2460, followed by perceived ease of use with priority 0.2032, perceived enjoyment with priority 0.1479, perceived trust with priority 0.1193, perceived reliance with priority 0.1032, perceived integrity with priority 0.0830, perceived satisfaction with priority 0.0545 and perceived performance expectation has the shortest bar with priority 0.0429.

5.3 Rank factors that are critical for consumers online retailing repurchase and switching behaviour for improving service delivery of online retailing service providers in Lagos metropolis, Nigeria.

After the weight of elements at all level was computed, the weight of the whole level was calculated. From the hierarchical structure of the AHP and its characteristics each level in the hierarchy were independent of one another which implied that probability multiplicative law holds. Hence, probability (alternative) = $\sum_{i=1}^{n} pr(Decision\ criterion\ correspond\ to\ the\ alternative)$ * pr(alternative/corresponding decision criterion).

The total weight of each alternative was calculated by multiplying the weight of decision criteria by decision alternative weight respectively. Where decision criteria and sub-criterion were independent event to one another. Owing to the independent relationship that exist between the criteria and the sub-criterion in AHP, the above formula holds and total weight is presented in table 7

Table 7 Tabular presentation of the decision alternatives with their corresponding total weight

Decision Alternatives	Total Priority (Weight)	Ranking
Brand Awareness	0.0379	9th
Delivery Option	0.0086	18th
Efficiency	0.0538	6th
Empathy	0.1579	2nd
Firm Reputation	0.0481	8th
Information Adequacy	0.2557	1st
Information Timeliness	0.0751	4th
Information Understandability	0.0839	3rd
Navigation	0.0226	11th
Payment System	0.0123	15th
Perceived Ease of Use	0.0137	14th
Perceived Enjoyment	0.0099	17th
Perceived Integrity	0.0056	22nd
Perceived Performance Expectancy	0.0029	24th
Perceived Price	0.0226	11th
Perceived Reliance	0.0069	21st
Perceived Satisfaction	0.0037	23rd
Perceived Security	0.0122	16th
Perceived Trust	0.008	20th
Perceived Usefulness	0.0165	13th
Personalization	0.0084	19th
Reliability	0.0558	5th
Response Time	0.0262	10th
Responsiveness	0.0517	7th

Source: Field survey, 2022

From table 7, information adequacy was ranked first with pr =0.2557. This is followed by empathy with pr = 0.1579, information understandability with pr = 0.0839, information timeliness with pr = 0.0751, reliability with pr = 0.0558, efficiency with pr = 0.0538, responsiveness with pr = 0.0517, firm reputation with pr = 0.0481, brand awareness with pr = 0.0379, response time with pr = 0.0262, navigation and perceived price with pr = 0.0226, perceived usefulness with pr = 0.0165, perceived ease of use with pr = 0.0137, payment system with pr = 0.0123, perceived security with pr = 0.0122, perceived enjoyment with pr = 0.0099, delivery option with pr = 0.0086, personalization with pr = 0.0084, perceived trust with pr = 0.0080, perceived reliance with pr = 0.0069, perceived integrity with pr = 0.0056, perceived satisfaction with pr = 0.0037 and then perceived performance expectancy with pr = 0.0029. The sum of the probabilities of the total weight (priority) equals one thereby satisfying the law of probability.

6. Limitations

The research was conducted in Lagos state of Nigeria, which possibly limits the representativeness of the sample and the generalization of the findings. The future sample should

be extended by including other Nigerian states and conducting the research over a longer period. In that way certain similarities and differences of Nigerian online retailing consumers' behaviour could be identified. Also, this research focused on millennial online retailing consumers, however, further studies about online consumer behaviour can be extended to generation Z who are the newest generation to be named and were born between 1995 and 2015. This study focused on business-to-consumer (B2C) transaction, the click (online only) and Brick and Mortar (offline only) categories of online retailing service providers. The research work focused on repurchased intention of online consmers of online retailing. Researchers have been exploring online consumer behaviour for many years and two widely accepted views stand out in online retailing literature: consumer-oriented and technology-oriented view. This study concentrated on the consumer-oriented view as it would assist to understand the online retailing consumers salient belief of online retailing service providers that induced their behavioural intentions decision. Also, this design only provides a snapshot of analysis so there is always the possibility that a study could have differing results if another timeframe had been chosen. Consequently, the sample selection, that is university students, may affect the generalization of findings. In addition, a larger sample size may have provided a more accurate representation of the general population, although some studies have shown that an increase in response rate does not necessarily correlate with representativeness (Krosnick 1999).

7. Conclusions

This study was conducted to investigate factors that are critical for consumers online retailing repurchase and switching behaviour in Nigeria. The result of the AHP model showed that among the five criteria which are critical for consumers online retailing repurchase and switching behaviour in Nigeria information quality was rated highest indicating that online retailing consumers are more concerned with the amount, accuracy, and the form of information about the goods and services offered on online retailing website service quality. The study indicated that information adequacy of online retailers that provide adequate information about their services on their website would have a competitive edge over others. The study has been able to apply the AHP approach in analysing, prioritizing, and ranking the critical factors for consumers online retailing repurchase and switching behaviour in Lagos state, Nigeria and therefore the AHP approach has proved to be an effective tool of determining policy and strategic selection for the online retailing industry.

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